

**JEFFORDS INSURANCE AGENCY LLC**

**PO BOX 317**

**BISHOPVILLE, SC 29010**

**803-484-5462**

June 9, 2019

**Via: E-Mail**

Office of the Attorney General  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202  
[idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us)

To whom it may concern:

Pursuant to Maryland's Personal Information Protection Act, we are writing to notify the Office of the Attorney General of a security incident that could potentially impact certain Maryland residents.

On or around February 4, 2019, Jeffords Insurance Agency was the victim of a security incident whereby an unauthorized individual obtained access to two Jeffords Insurance email mailboxes. To the best of our knowledge, this unauthorized activity began on or around February 4, 2019 and was discovered on February 4, 2019 at which time the unauthorized actor was removed from Jeffords Insurance Agency's network. Jeffords Insurance Agency then retained an outside forensics firm to analyze and investigate the security incident. In addition, we required password re-sets, performed required rules changes and provided additional employee training on cybersecurity best practices.

By information received from an outside forensics firm on April 9, 2019, we have learned that certain individuals' names, addresses, social security numbers, driver's license numbers, financial information, and other personal data were included in the impacted mailboxes and thus may have been potentially exposed. Based on our review of the forensic data, it appears that the personal information of 5 Maryland residents were included in the mailbox and thus may have been potentially impacted by this incident.

At this time, there is no indication that any personal information was viewed or used inappropriately. However, out of an abundance of caution, we are providing notice to individuals identified as potentially affected in accordance with the individual state notification statutes.

We also provide below a sample notification letter which is being issued to the potentially impacted individuals.

Sincerely,

*Warren Jeffords*

Warren Jeffords

Principal

803-484-5462

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## **NOTICE OF DATA BREACH**

[INDIVIDUAL CONTACT]

[DATE]

Dear [INDIVIDUAL]

We are writing to advise you of an incident involving potential exposure of your personal information. Below, we outline the details of the data breach incident, steps Jeffords Insurance Agency has taken since discovering the incident, and guidance for protecting your personal information going forward.

### What Happened

On or around February 4, 2019, Jeffords Insurance Agency was the victim of a security incident whereby an unauthorized individual obtained access to two Jeffords Insurance email mailboxes. To the best of our knowledge, this unauthorized activity began on or around February 4, 2019 and was discovered on February 4, 2019 at which time the unauthorized actor was removed from Jeffords Insurance Agency's network. As part of this incident, we undertook an investigation and analysis of the contents of the impacted mailboxes and following that analysis, as of April 9, 2019, it became evident that certain individual's personal information may have been viewed, accessed, or acquired by the unauthorized individual.

At this time, there is no indication that any of your personal information was viewed or used inappropriately. However, out of an abundance of caution, we are providing notice to individuals identified as potentially affected.

#### What Information Was Involved

By information received from an outside forensics firm on April 9, 2019, we have learned that certain individuals' names, addresses, social security numbers, driver's license numbers, financial information, and other personal data were included in the impacted mailboxes and thus may have been potentially exposed.

#### What We Are Doing

Upon discovery of the incident, the unauthorized actor was immediately removed from our network. Jeffords Insurance Agency then retained an outside forensics firm to analyze and investigate the security incident. In addition, we required password re-sets, performed required rules changes and provided additional employee training on cybersecurity best practices.

#### What You Can Do

Please also review the attachment to this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

#### For More Information

For further information and assistance, please feel free to call toll-free 877-890-9332 with any questions or comments.

Sincerely,

*Warren Jeffords*

Warren Jeffords

Principal

803-484-5462

### *Steps You Can Take to Further Protect Your Information*

#### **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

To file a complaint with the FTC, go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

#### **Copy of Credit Report**

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax  
(800) 685-1111  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
(888) 397-3742  
[www.experian.com](http://www.experian.com)  
535 Anton Blvd., Suite 100  
Costa Mesa, CA 92626

TransUnion  
(800) 916-8800  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 6790

Fullerton, CA 92834

## **Fraud Alert**

You may consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

## **Security Freeze**

You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

Experian: P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)

TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000,  
[freeze.transunion.com](http://freeze.transunion.com)

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above. The contact information for the Federal Trade Commission is as follows:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-ID-THEFT (877-438-4338)

## **Additional Free Resources on Identity Theft**

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338).